Application No.: 10/796,826   Docket No.: JCLA21100

REMARKS

Present Status of the Application

The rejected claims 1-18 under 35 U.S.C. 102(e), as being anticipated by Rose (U.S. 5,757,917). Applicants have amended claims 1, 3, 5, 7, 10, 11, 13 and 15 to improve clarity. After entry of the foregoing amendments, claims 1-18 remain pending in the present application, and reconsideration of those claims is respectfully requested.

Discussion of Office Action Rejections

The rejected claims 1-18 under 35 U.S.C. 102(e), as being anticipated by Rose (U.S. 5,757,917; hereafter Rose) and asserted that Rose discloses all claimed features of the present invention.

Applicants respectfully traverse the rejections for at least the reasons set forth below.

It is well established that anticipation under 35 U.S.C. 102 requires each and every elements of the rejected claims must be disclosed exactly by a single prior art reference.

The amended independent claims 1, 3, 5, 7, 10, 11, 13 and 15 are allowable for at least the reason that Rose fails to teach or disclose each and every features of the amended independent claims 1, 3, 5, 7, 10, 11, 13 and 15. As amended, claims 1, 3, 5, 7, 10, 11, 13 and 15 recite respectively:

1. A terminal having a browser for communicating with a host server using World Wide Web, **said terminal communicating with a payment system through a private network**, said terminal comprising:

. . . .

said message viewer includes **means for paying said bill by communicating with said payment system through said private network**.

3. A terminal having a browser for communicating with a host server using World Wide Web, **said terminal communicating with a payment system through a private network**, said terminal comprising:

. . . .

said message viewer includes means for ordering goods through said private network, means for receiving a bill for said goods from said private network, **payment means for paying said bill by communicating with said payment system through said private network**, and means for transmitting information that said order and said payment have been completed to said browser; and

said browser notifies said completion of said order and said payment to said World Wide Web.

5. An information provider having a gateway through which a terminal accesses a host computer using World Wide Web, and a connection manager which

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manages a communication through said gateway, **said information provider being connected to a payment system through a private line**, said information provider comprising:

....

7. An information provider having a World Wide Web gateway through which a terminal accesses a host computer using World Wide Web, a connection manager for managing a communication conducted through said gateway, and a message manager which communicates with said terminal independently from said gateway, wherein:

said message manager is connected to a payment system through a private line, said message manager allowing payments through the private line;

....

10. A system for paying for goods ordered through World Wide Web by a user of a terminal accessing a host computer using said World Wide Web, **said system communicating with the terminal through a private line,** said system comprising:

....

11. A system for paying for goods ordered by a user of a terminal through a network, **said system communicating with the terminal through a private line,** comprising:

....

13. A recording medium which stores a program for working on CPU of a terminal connected to a public network, said program comprising:

a browser module for causing said CPU to communicate with a host server using World Wide Web, wherein **said CPU communicates with a payment system through a private network**; and

....

said message viewer module includes means for causing said CPU to execute a payment for said goods **by communicating with said payment system through** said private network.

15.   (currently amended) A recording medium which stores a program for working on CPU of a terminal connected to a public network, said program comprising:

a browser module for causing said CPU to communicate with a host server

using World Wide Web, wherein said CPU communicates with a payment

system through a private network; and

. . . .

said message viewer module includes means for causing said CPU to give

an order for goods to said private network, means for causing said CPU to receive a

bill for said goods from said private network, means for causing said CPU to

execute payment for said goods by communicating with said payment system

through said private network, and means for causing said CPU to indicate that

said order and said payment have been completed to said browser; and

said browser module includes means for causing said CPU to notify said

World Wide Web of said completion of said order and said payment.

(*Emphasis added*). Applicants submit that claims 1, 3, 5, 7, 10, 11, 13 and 15 patently define

over the cited arts for at least the reason that the cited art fails to disclose at least the features

emphasized above.

More specifically, in the claimed invention, **the payment of the bill can be performed**

between the buyer's terminal and the payment system through a private network without

using World Wide Web. Therefore, the interconnection between the buyer's terminal and the

payment system is highly secured and the reliability of the interconnection therebetween is improved.

However, in the cited art, Rose only teaches that the public part of the payment system, i.e. the above-the-line system 40, communicates with the secured part of the payment system, i.e. the below-the-line system 42, through a firewall. On the other words, on Fig. 2 and column 3, lines 51- column 4, line 15, Rose describes a payment system 10 having an above-the-line system 40 and a below-the-line system 42. The above-the-line system 40 is connected to the internet and, thus, is accessible to the public. The below-the-line system 42 is connected to the above-the-line system 40 via a private network 53. In Rose, the user 14 (terminal) communicates with the private network 53 and the below-the-line system 42 via internet 12 and an above-the-line program 90 in the above-the-line system 40 as shown in Figs. 5 and 7. Apparently, as shown in Figs. 1, 3, 5 and 7 of Rose's application, the buyer terminal 14 (the user 14) have to use internet to communicate with the payment system 10. Hence, the personal information transmitted between the buyer terminal and the payment system 10 may be intercepted in the system taught by Rose. Also, Rose fails to teach or suggest the communication between the buyer terminal and the payment system should be done through a private line or private network.

Therefore, Rose substantially fails to teach each and every feature of claims 1, 3, 5, 7, 10, 11, 13 and 15, and therefore, Rose cannot possibly anticipate the claimed invention as claimed in the proposed independent claims 1, 3, 5, 7, 10, 11, 13 and 15 in this regard.

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Claims 2, 4, 6, 8-9, 12, 14 and 16-18, which depend from claims 1, 3, 5, 7, 10, 11, 13 and 15 respectively, are also patentable over Rose, at least because of their dependency from an allowable base claim.

. For at least the foregoing reasons, Applicants respectfully submit that claims 1, 3, 5, 7, 10, 11, 13 and 15 patently define over Rose, and therefore should be allowed. Reconsideration and withdrawal of the above rejections is respectfully requested.
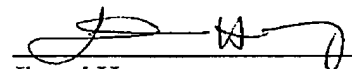
CONCLUSION

For at least the foregoing reasons, it is believed that the pending claims 1-18 are in proper condition for allowance. If the Examiner believes that a telephone conference would expedite the examination of the above-identified patent application, the Examiner is invited to call the undersigned.

Respectfully submitted,
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